

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John E. Panichi
 Michelle Panichi
 Debtors

Case No. 15-10919-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
 Form ID: 138NEW

Page 1 of 2
 Total Noticed: 24

Date Rcvd: May 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2020.

db/jdb	+John E. Panichi, Michelle Panichi, 430 S. Church Street, Clifton Heights, PA 19018-2107
13501032	+Department Stores National Bank For Macys American, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13501031	+Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13516898	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
13471447	+M & T BANK, PO BOX 619063, DALLAS, TX 75261-9063
13471448	+MACYS, PO BOX 183083, COLUMBUS, OH 43218-3083
13471449	+PNC BANK, PO BOX 856177, LOUISVILLE, KY 40285-6177
13474813	+PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
13471450	+TIMOTHY ZEARFOSS, ESQ, 143-145 LONG LANE, UPPER DARBY, PA 19082-3116
13914424	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: megan.harper@phila.gov May 14 2020 03:53:04 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2020 03:52:39 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 14 2020 03:52:59 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13471442	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 14 2020 03:53:59 CAPITAL ONE, PO BOX 71107, CHARLOTTE, NC 28272-1107
13471443	+E-mail/PDF: gecsedirecoverycorp.com May 14 2020 03:55:04 CARE CREDIT, PO BOX 960061, ORLANDO, FL 32896-0061
13471445	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 14 2020 03:52:29 COMENITY BANK, PO BOX 182789, COLUMBUS, OH 43218-2789
13530090	+E-mail/Text: bankruptcy@cavps.com May 14 2020 03:52:56 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13471446	E-mail/Text: mrdiscen@discover.com May 14 2020 03:52:20 DISCOVER FINANCIAL SVCS, PO BOX 15136, WILMINGTON, DE 19850
13473538	E-mail/Text: mrdiscen@discover.com May 14 2020 03:52:20 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13492351	E-mail/Text: bk.notifications@jpmchase.com May 14 2020 03:52:31 JP Morgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505, AZ1-1191, Phoenix, AZ 85038-9505
13471444	E-mail/PDF: ais.chase.ebn@americaninfosource.com May 14 2020 03:53:58 CHASE CARD SVCS, PO BOX 15548, WILMINGTON, DE 19886
13484144	E-mail/Text: camanagement@mtb.com May 14 2020 03:52:27 M&T BANK, PO BOX 1288, Buffalo, NY 14240
13562101	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 14 2020 03:54:39 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13506391	E-mail/Text: bnc-quantum@quantum3group.com May 14 2020 03:52:33 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
	TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13497806*	JP Morgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505, AZ1-1191, Phoenix, AZ 85038-9505
13560184*	+TIMOTHY ZEARFOSS, ESQ, 143-145 LONG LANE, UPPER DARBY PA 19082-3116

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Stacey
Form ID: 138NEW

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2020 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmlawgroup.com
JOSHUA I. GOLDMAN on behalf of Creditor Lakeview Loan Servicing, LLC
Josh.Goldman@padgettllawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmlawgroup.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
REBECCA ANN SOLARZ on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
THOMAS I. PULEO on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
TIMOTHY ZEARFOSS on behalf of Joint Debtor Michelle Panichi tzearfoss@aol.com
TIMOTHY ZEARFOSS on behalf of Debtor John E. Panichi tzearfoss@aol.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: John E. Panichi and Michelle Panichi
Debtor(s)

Bankruptcy No: 15-10919-jkf
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 5/13/20